

**UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS  
EASTERN DIVISION**

In re:

JO ANN WADLEY

Debtor(s)

Case No. 15-11969

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**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Tom Vaughn, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 04/02/2015.
- 2) The plan was confirmed on 07/23/2015.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was converted on 03/07/2016.
- 6) Number of months from filing to last payment: 9.
- 7) Number of months case was pending: 12.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: NA.
- 10) Amount of unsecured claims discharged without payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor	\$3,607.00
Less amount refunded to debtor	\$0.00

**NET RECEIPTS:** **\$3,607.00**

**Expenses of Administration:**

Attorney's Fees Paid Through the Plan	\$2,960.52
Court Costs	\$0.00
Trustee Expenses & Compensation	\$146.33
Other	\$0.00

**TOTAL EXPENSES OF ADMINISTRATION:** **\$3,106.85**

Attorney fees paid and disclosed by debtor: \$490.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
AT&T MOBILITY II LLC	Unsecured	NA	2,545.65	2,545.65	0.00	0.00
ATLAS ACQUISITIONS LLC	Unsecured	NA	880.07	880.07	0.00	0.00
Bay Area Credit Servic	Unsecured	550.00	NA	NA	0.00	0.00
CAVALRY PORTFOLIO SERVICES	Unsecured	1,063.00	NA	NA	0.00	0.00
CAVALRY PORTFOLIO SERVICES	Unsecured	754.00	NA	NA	0.00	0.00
CAVALRY SPV I LLC	Unsecured	1.00	753.91	753.91	0.00	0.00
CAVALRY SPV I LLC	Unsecured	NA	1,063.21	1,063.21	0.00	0.00
CDA PONTIAC	Unsecured	1.00	NA	NA	0.00	0.00
CITIBANK NA	Unsecured	2,440.00	NA	NA	0.00	0.00
CITIBANK NA	Unsecured	4,284.00	NA	NA	0.00	0.00
CITY OF CHICAGO DEPT OF REVENUE	Unsecured	1,648.00	2,559.06	2,559.06	0.00	0.00
COMMONWEALTH EDISON	Unsecured	763.00	1,049.22	1,049.22	0.00	0.00
Convergent Outsourcing	Unsecured	1.00	NA	NA	0.00	0.00
Convergent Outsourcing	Unsecured	329.00	NA	NA	0.00	0.00
DENOVUS CORPORATION LTD	Unsecured	1.00	NA	NA	0.00	0.00
ENHANCED RECOVERY CORP	Unsecured	2,043.00	NA	NA	0.00	0.00
ER Solutions/Convergent Outsourcing, IN	Unsecured	329.00	NA	NA	0.00	0.00
ER Solutions/Convergent Outsourcing, IN	Unsecured	1.00	NA	NA	0.00	0.00
FINGERHUT	Unsecured	1.00	NA	NA	0.00	0.00
FIRST ELECTRONIC BANK	Unsecured	1.00	NA	NA	0.00	0.00
FIRST NATIONAL COLLECTION BURI	Unsecured	1.00	NA	NA	0.00	0.00
FIRST PREMIER BANK	Unsecured	1.00	NA	NA	0.00	0.00
GINNY S	Unsecured	1.00	NA	NA	0.00	0.00
GREAT AMERICAN FINANCE	Unsecured	1.00	760.00	760.00	0.00	0.00
GREAT AMERICAN FINANCE	Secured	766.00	0.00	0.00	0.00	0.00
HSBC	Unsecured	1.00	NA	NA	0.00	0.00
IC SYSTEM	Unsecured	338.00	NA	NA	0.00	0.00
IC SYSTEM	Unsecured	330.00	NA	NA	0.00	0.00
ILLINOIS BELL TELEPHONE CO	Unsecured	NA	338.35	338.35	0.00	0.00
ILLINOIS DEPT OF REVENUE	Unsecured	NA	198.50	198.50	0.00	0.00
ILLINOIS DEPT OF REVENUE	Priority	1,526.75	1,330.48	1,330.48	0.00	0.00

<b>Scheduled Creditors:</b>						
Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
INDIANA DEPT OF REVENUE	Priority	376.99	NA	NA	0.00	0.00
INDIANA DEPT OF WORKFORCE	Unsecured	13,422.00	NA	NA	0.00	0.00
JEFFERSON CAPITAL SYSTEMS	Unsecured	NA	573.91	573.91	0.00	0.00
Mabt/Contfin	Unsecured	1.00	NA	NA	0.00	0.00
Midland Funding	Unsecured	1.00	NA	NA	0.00	0.00
Midland Funding	Unsecured	1.00	NA	NA	0.00	0.00
MIDNIGHT VELVET	Unsecured	308.00	308.01	308.01	0.00	0.00
NORTHLAND GROUP	Unsecured	1.00	NA	NA	0.00	0.00
REGIONAL ACCEPTANCE CORP	Unsecured	13,660.93	0.00	15,750.91	0.00	0.00
REGIONAL ACCEPTANCE CORP	Secured	11,700.00	27,450.91	11,700.00	313.90	186.25
RJM ACQUISITIONS	Unsecured	1.00	NA	NA	0.00	0.00
Senex Services Corp	Unsecured	436.00	NA	NA	0.00	0.00
SEVENTH AVE	Unsecured	1.00	NA	NA	0.00	0.00
STONELEIGH RECOVERY ASSOC	Unsecured	1.00	NA	NA	0.00	0.00
UNIVERSITY OF ILLINOIS	Unsecured	1.00	NA	NA	0.00	0.00
VERIZON WIRELESS	Unsecured	1.00	NA	NA	0.00	0.00
WEST BAY ACQUISITIONS	Unsecured	1.00	NA	NA	0.00	0.00

<b>Summary of Disbursements to Creditors:</b>			
	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
<b>Secured Payments:</b>			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$0.00	\$0.00	\$0.00
Debt Secured by Vehicle	\$11,700.00	\$313.90	\$186.25
All Other Secured	\$0.00	\$0.00	\$0.00
<b>TOTAL SECURED:</b>	<b>\$11,700.00</b>	<b>\$313.90</b>	<b>\$186.25</b>
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$1,330.48	\$0.00	\$0.00
<b>TOTAL PRIORITY:</b>	<b>\$1,330.48</b>	<b>\$0.00</b>	<b>\$0.00</b>
<b>GENERAL UNSECURED PAYMENTS:</b>	<b>\$26,780.80</b>	<b>\$0.00</b>	<b>\$0.00</b>

<b>Disbursements:</b>	
Expenses of Administration	<u>\$3,106.85</u>
Disbursements to Creditors	<u>\$500.15</u>
<b>TOTAL DISBURSEMENTS :</b>	<b><u>\$3,607.00</u></b>

12) The trustee certifies that the foregoing summary is true and complete and all administrative matters for which the trustee is responsible have been completed. The trustee requests that the trustee be discharged and granted such relief as may be just and proper.

Dated: 04/05/2016

By: /s/ Tom Vaughn

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Trustee

**STATEMENT:** This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.